



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
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Director's Report

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DIRECTOR'S NOTE

The Housing Team started the month stuffing backpacks for the Weekend Warriors summer food program. The Weekend Warriors program provides meals and snacks to school age children every Friday in the summer to help families facing food insecurity when school is not in session. This is the 2nd year that the department has participated in this community service project. Thanks to James Zoller and the Roving Radish team for providing the space and leadership for this project.

On August 5th, the County Executive announced the Maryland Department of Housing and Community Development's 2019 Low Income Housing Tax Credit (LIHTC) awards to 3 projects in Howard County. One of the funding awards will support the first mixed income housing in the Downtown Columbia Redevelopment Plan. This project involves transforming Toby's Dinner Theater into a state-of-the-art cultural center with 174 new apartments, known as Artist's Flats, above the center. The second award will provide funding to Ellicott Gardens II, a new 70-unit affordable housing development to be built on Waterloo Road. The third award will provide much needed funding for the redevelopment of Roslyn Rise, a 59-unit project owned and managed by Enterprise Homes, Inc. The Artists Flats and Ellicott Gardens II projects are expected to break ground in mid-2020. For the Residences at Roslyn Rise, the goal is to begin renovations by the end of the year.

Jennifer Broderick was named Executive Director of Bridges to Housing Stability, Inc. earlier this month following Kelly McLaughlin's departure. The Department has worked with Jen in her role as Deputy Director for several years. We look forward to supporting Jen and Bridges as they continue to provide affordable rental housing units for low wage worker households in the county. Congratulations Jen!

On August 13th, the County Executive held a press conference and MOU signing to announce the new Downtown Columbia "Live Where You Work" program with the Columbia Downtown Housing Corporation. The public-private partnership will provide rental subsidies for low- and moderate-income families that want to live near their workplace in Downtown Columbia. The first employer in the program is Howard County General Hospital. The hospital will select income-eligible employees to qualify for rental subsidies and take part in County-sponsored homeownership seminars to prepare them for permanent housing options. The Columbia Downtown Housing Corporation is meeting with other potential employers to expand the program to reach more employees later this year.

On August 21st, the County Executive presented the 2019 NACO achievement award to the Department of Housing and the Department of Corrections for our collaborative work on the Guilford Transition House project. This award was one of seven received by the County, but it was the only one received for 2 departments working together on a single project. The Guilford Transition House provides stable housing for up to 24 months for returning citizens leaving the Corrections facility and is an effective tool to help prevent homelessness for this population.

The County and the Department will continue to focus on innovation and strive for excellence in all our programs and services for County residents!

Kelly Cimino, Director

HOUSING OPPORTUNITIES PROGRAMS DIVISION

MODERATE INCOME HOUSING UNIT PROGRAM

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM

The Settlement Downpayment Loan Program is funded by the Department's Community Renewal fund. This program is responsible for increasing homeownership in the County and is critical to the success of the MIHU program. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance.

For FY20 so far, 3 MIHU buyers received SDLP loans, including 3 Workforce Initiative loans, totaling \$77,347, and 9 non-MIHU buyers received SDLP loans, including 3 Workforce Initiative loans, for a total of \$134,862.

REINVEST*RENOVATE*RESTORE HOUSING REPAIR PROGRAM

The Reinvest*Renovate*Restore Housing Repair Program is funded by the Department's Community Renewal fund. This program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. Applicants who are ineligible based on income or credit are referred to Rebuilding Together for assistance or considered for the State Housing Repair Programs. The Loan Review Committee meets twice a month to review loan applications for funding. DHCD staff is available to present RRR program information to organizations and service providers in the community. Many of the applications received do not meet the program guidelines, so staff is planning to offer information workshops at several senior centers in the next few months. Scheduled workshop dates will be posted on our website. There are currently 2 applications in process. One application was approved, and rehab work will begin next month. One application with low income was referred to Rebuilding Together of Howard County.

STATE OF MD HOUSING REPAIR LOAN PROGRAMS

The Department processes applications for the State of Maryland's Whole Home and Housing Repair Programs. Both programs can assist eligible homeowners secure low interest loans or grants to make home repairs and bring properties into compliance with applicable building codes and standards. The programs are designed to benefit households with incomes that are at or below 80% of the statewide median income. Homeowners must be current on their mortgage, insurance and property tax payments to be eligible for the program. While these programs may offer grants or 0% interest loans to income-eligible homeowners, the State's processing time for these loans is approximately 6 – 8 months. Homeowners that have urgent or immediate needs are not a good fit for this program. Applicants interested in the State's housing repair loan programs should contact the Department for additional information.

COMMUNITY PLANNING AND GRANTS DIVISION

FFY2018 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (CAPER)

The FFY2018 Consolidated Annual Performance and Evaluation Report (CAPER) describes Howard County's affordable housing and community development activities carried out over the past program year July 1, 2018 through June 30, 2019. The CAPER also provides a concise breakdown of the activities that were undertaken with federal funds during the program year and an evaluation of the County's progress of carrying out the goals and objectives as stated in the Four Year Consolidated Plan FFY 2016-2019 and the FFY2018 Annual Action Plan.

Howard County's progress towards the Consolidated Plan goals over the last year:

- Added 2 units of rental housing through acquisition of real property with CDBG funding to create affordable housing for 2 homeless families.
- Assisted 23 households with critical repairs to their homes. The majority of the funds assisted homeowners with incomes below 60% AMI; 57% of the home repairs assisted female-headed households and 65% of the repairs helped elderly homeowners remain safely housed. Through this activity, 9 income-eligible homeowners received new roofs.
- CDBG and HOME funding assisted in the preservation of 3 special needs facilities serving vulnerable populations.
- Through CDBG public service funding; 173 people were diverted from homelessness through housing stabilization funding; 69 homeless individuals accessed critical social and support services for both the sheltered and unsheltered homeless; 197 victims of domestic violence/human trafficking were provided safe sheltering after fleeing situations of violence.
- HOME funds provided downpayment loans to 6 income-eligible households to make homeownership more affordable.

Future FFY2018 CAPER Dates of Interest:

September 6, 2019 – 15-Day Public Comment Period begins.

September 19, 2019 – Public Hearing 6:00 PM in Department of Housing and Community Development's Conference Room.

September 20, 2019 – 15-Day Public Comment Period ends.

September 27, 2019 – CAPER due to HUD.

CDBG and HOME PROGRAMS

The Grants Team has been working with the Office of Law to finalize grant and subrecipient agreements for the current fiscal year. A total of sixteen agreements for CDBG, HOME and MIHU have been drafted and reviewed by the Office of Law.

The County's HOME program was monitored by the U.S. Department of Housing and Urban Development (HUD) this month. The results of the monitoring visit will be made available over the next 30 days. These results will help the Department inform updates to their policies, procedures and practice in using HOME Program funds.

The HOME Program Specialist has begun working on environmental reviews for the upcoming fiscal year. The environmental review process began for “Round 10” of eligible properties that Rebuilding Together Howard County (RTHC) intends to add to their pipeline of properties to be rehabilitated.

Lastly, the Grants team has been working on the Consolidated Annual Performance Evaluation Report (CAPER). The document summarizes and analyzes the County’s performance in accomplishing the Action Plan goals for the past fiscal year.

COUNTY FUNDED PROJECTS

RENEW HOWARD PROGRAM

The Real Estate Charitable Foundation of Maryland, Inc., a 501 (c)(3) non-profit corporation (the “Administrator”), a supporting organization of the Community Foundation of Howard County, also a 501(c)(3) nonprofit corporation (“Cfhoco”) announced that it was soliciting competitive applications (Request for Proposals or RFP) from eligible mortgage lending institutions to participate in a neighborhood revitalization loan program, Revitalizing Neighborhoods EveryWhere in Howard County “RENEW Howard” (referred to as the “Program”) whereby Lenders would be incentivized to make low-interest loans to homebuyers to acquire and improve aging homes in Howard County. The purpose of the Program is to encourage new investment in and revitalization of neighborhoods throughout the County.

DHCD Staff is working to design a program with an area lender that would be unique to Howard County and support the program goals. A draft of the proposed program is currently being reviewed by the potential lender.

ACQUISITION/REHAB PROGRAM

There are funds in the Department’s FY20 budget for the acquisition and rehabilitation of existing scattered site properties to be leased to low-income individuals and families in Howard County. Bridges acquires units to lease to households earning up to 60% of Howard County area median income as part of their Bridges Alliance program. Bridges was awarded \$500,000 on July 1, 2019. Bridges helps low wage working households find affordable housing units and reduce their housing cost burden. The Bridges Alliance program currently owns and rents 36 units to income eligible households.

RENTAL ASSISTANCE FOR SPECIAL POPULATIONS

The Department can use MIHU fee in lieu funds to provide rental assistance to populations at risk of homelessness such as youths aging out of foster care and inmates leaving the County’s detention center. The Department is considering several projects with local non-profits to provide funding resources that will provide housing units for underserved and low-income residents in the County.

OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Saturday, August 10, 2019. The next workshop led by Making Change is scheduled for Saturday, September 14, 2019, from 9:00 a.m. – 3:00 p.m. at the Community Resources Campus (9820 Patuxent Woods Drive, Columbia, MD 21046). Pre-registration is required. The 2019 workshop calendar is posted on the Department's website as well as FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov.

MIHU WORKSHOP

October is the next open enrollment period for the MIHU homeownership program. The Department will hold several information workshops for potential MIHU renters and homebuyers during that time. Applications for MIHU rental units are available throughout the year. Visit our website for more information at www.howardcountymd.gov/departments/housing.

Attachment: MIHU Report
